

# OURERC A LOCAL BUSINESS NEWSLETTER

Powered by Employer's Resources of Colorado

## IN THIS ISSUE

- Dates to Remember
- Tax Time Tips
- Tax Scams
- CO Proposed Legislation FAMLI Bill
- Popular Employee Perks
- Spring 'Record' Cleaning
- Grow with Us
- Spring into Better Health
- Spring into Action During a Medical Emergency
- I-9 Compliance and Repercussions
- Spring Cleaning Your Finances



**ERC WILL BE CLOSED ON FRIDAY,  
APRIL 19TH IN OBSERVANCE OF  
GOOD FRIDAY.**

**APRIL 15TH: TAX DAY**

**APRIL 24TH: ADMINISTRATIVE  
PROFESSIONALS DAY**

## TAX TIME TIPS

**APRIL 15TH IS THE DEADLINE TO FILE YOUR 2018 TAX RETURN. CHECK OUT THESE TIPS FOR ASSISTANCE.**

### Free Tax Return Preparation for Qualifying Taxpayers

The [Volunteer Income Tax Assistance \(VITA\)](#) program offers free tax help to people who generally make \$55,000 or less, persons with disabilities and limited English speaking taxpayers who need assistance in preparing their own tax returns. IRS-certified volunteers provide free basic income tax return preparation with electronic filing to qualified individuals.

### Fastest way to check on your tax refund, 'Where's My Refund'

Offering time-saving alternatives to a telephone call, the Internal Revenue Service reminds taxpayers they can get fast answers to their refund questions by using the "[Where's My Refund?](#)" tool available on IRS.gov and through the IRS2Go app.

**IRS provides various payment options for taxpayers who owe but can't pay in full**

As the 2019 tax filing season gets into full swing, the Internal Revenue Service reminds taxpayers who owe of the many [easy payment options](#).

### Do a Paycheck Checkup

A [Paycheck Checkup](#) can help taxpayers see if they are withholding the right amount of tax from their paychecks. Taxpayers who unexpectedly had a tax bill may want to use this feature to ensure that additional taxes are withheld for the 2019 tax year.

The IRS Withholding Calculator helps taxpayers figure out if they should submit a new Form W-4 to their employer. Taxpayers will need their most recent pay stub and their most recent federal tax return to complete the process.

*Source: Headliners for Payroll Professionals, by Ann Burton; [irs.gov](#)*



## WATCH OUT FOR TAX SCAMS

### 2019 Tax Scams to Watch Out For

With Tax day fast approaching, be sure you don't fall for a tax scam in the rush to file your taxes.

According to the Internal Revenue Service, here are a few common tax scams to watch out for this year:

#### Phishing:

This common method of stealing personal information is also used by

tax scammers. The IRS says that it will never initiate conversations with taxpayers about their tax bill or tax refund over email.

#### Phone Scams:

Tax scammers will impersonate IRS agents over the phone. Using false credentials to make them appear more authentic, they threaten taxpayers with arrest,

deportation, loss of driver's license and financial action in order to trick them to providing personal information or making payment to a fraudulent account.

#### Identity Theft:

Tax returns and tax documentation carry an enormous amount of personal information that criminals use to commit all sorts of crimes. Be very

careful with your returns, copies of your returns, and the associated forms and documentation, even ones from years past.

#### Return Preparer Fraud:

Most tax preparers are certified and honest. There are those, however, that pose as tax professionals in order to gain access to people's personal information or steal their returns.

## COLORADO PROPOSED LEGISLATION FAMILI BILL

### What's Happened Historically?

Last year the FAMILI Bill was defeated in its former versions of HB 15-1258 and HB 18-1001. In recent weeks, it has been re-presented in legislation as SB 19-188.

### What is SB 19-188 FAMILI Bill?

The bill creates the family and medical leave insurance (FAMILI) program and the division of family and medical leave insurance (division) in the department of labor and employment to provide partial wage replacement benefits to an eligible individual who takes leave from work:

- To care for a new child or a family member with a serious health condition;
- Because the eligible individual is unable to work due to the individual's own serious health condition or because the individual or a family member is the victim of abusive behavior; or
- Due to certain needs arising from a family member's active duty service.

### Who Pays for it?

Each employee and employer in the state will pay one-half the cost of a premium as specified in the bill, which premium is based on a percentage of the employee's yearly wages. The premiums are deposited into the family and medical leave insurance fund, and family and medical leave benefits are paid to eligible individuals from the fund. The division is established as an enterprise, and premiums paid into the fund are not considered state revenues for purposes of the taxpayer's bill of rights (TABOR). (Source: <https://leg.colorado.gov/bills/sb19-188>)

### What are the implications?

- Based on last year's tax basis, it will increase employee and employer tax burden and collect approximately *\$1.03 billion from each*.
- It will "create a business or enterprise" so that it avoids TABOR laws, adds to the PERA burden, increases taxes to the employee of .64%, allows administrators to waive repayment in the event of fraud, and makes benefits available regardless of citizenship or immigration status
- Although it's being posed as business collection "premiums" it can levy penalties and there is no opt out other than by those self employed. Additionally, there are no limits to what can be charged in "premiums" in order to collect between 125% and 150% of prior year benefits plus administration costs.

The bill currently sits in the State Senate Finance Committee; they have removed it from their calendar and it is not yet scheduled for further action at this time.

## POPULAR EMPLOYEE PERKS

With the onset of spring, many employees come down with a bout of Spring Fever. What is Spring Fever you ask? *Spring Fever is a feeling of restlessness and excitement felt at the beginning of Spring.*

What can we do as employers to combat Spring Fever in employees? Here are 15 popular employee perks that you may not have thought of to decrease restlessness and increase retention and productivity at your workplace.

To read the full article on popular employee perks, check out this article: <https://www.benefitnews.com/list/the-15-most-popular-employee-benefits>

1. Paid family leave
2. Flexible/remote work options
3. Professional development
4. Sabbatical leave
5. Gym membership or onsite fitness center
6. Student loan repayment
7. Onsite healthy snacks
8. ID theft protection
9. Financial planning resources
10. Fitness goal incentives
11. Public transit assistance
12. Pet insurance
13. Pet friendly offices
14. Health coaching
15. Dedicated volunteer hours

## SPRING 'RECORD' CLEANING

Spring is the perfect time to go through your records and make sure you, as well as ERC, have the most up-to-date information.

Double check your list of employees and make sure you've provided all terminated employee information to ERC. If you *have* provided an NOES and you are still seeing terminated employees on active employee lists, please notify your payroll specialist to remove them. To contact the ERC payroll department, please email them at: [payrolldept@erccolorado.com](mailto:payrolldept@erccolorado.com)

**Encourage employees to update their personnel records with current addresses, phone numbers, and emergency contacts.**

Make sure you have current forms from the ERC website when submitting personnel changes, terminations, transfers, hires, etc. Not only did our logo change last summer on all of our forms, but much of the content did as well. Starting May 1, 2019 ERC will not accept any outdated forms and will require you to complete the most updated version. If you need a form that is not available on the website please email: [customerrep@erccolorado.com](mailto:customerrep@erccolorado.com) for assistance.



## GROW WITH US

In the past few months we have added new members to our team at ERC. We realize it can be hard to remember who to reach out to for what. Check out this list of general contact information.

You can always call our office at 719-448-9009 for assistance.

We are open  
Monday - Friday  
7:30am - 4pm.

- **Employee Terminations:** Laurie McCarthy, HR
- **Work Injury:** Bill Castrey, Safety
- **New Hires:** Lyn Money, Admin
- **Insurance Benefits:** Sarah Russell, Benefits
- **Employee Department/Payrate Changes:** Designated Payroll Specialist
- **Payroll Concerns:** Michael Fenwick, Payroll Supervisor
- **New Employee Swipeclock Setup:** Beth Phelps, Admin
- **General Swipeclock Inquiries:** Brandy Doggett, Admin
- **Elevated Concerns:** Kelly Felix, Manager



## SPRING INTO BETTER HEALTH

What better time than Spring to focus on your health? With warmer weather, it is easier to exercise outside and soon fresh fruits and vegetables will be available at your local farmers market.

Kaiser Permanente also provides programs to help you get, and stay, on track. They offer smoking cessation programs, diabetes education classes, and wellness education. Kaiser also has nutritionists on staff for free conversations and advice on proper diet and tips on how to lower blood pressure.

Taking care of health concerns is an important part of being healthy. Kaiser Permanente offers access to doctors and nurses without even setting foot in an office via teledoc services.

- Call the nurse's line, its free! The nurse's line can provide educational advice and help you determine if further care is needed by a physician. The nurse's line cannot prescribe medication.
- Schedule a chat with a doctor via computer chat, video chat, or phone. You will need to schedule an appointment time to chat with the doctor and it will be subject to your PCP copay amount.
- Email your provider with symptoms or concerns for advice and to determine if there is need for a formal appointment.

For many, the cost of care is a deterrent for seeking medical treatment. Using the Kaiser Permanente Cost Estimator and understanding your Benefits Summary are helpful ways to determine and contain these costs.

- The Cost Estimator (via your member portal) will allow you to search for procedures and provides you with estimated out of pocket costs. This way you're not naïve about the cost of treatment.
- Financial Assistance is also available through Kaiser Permanente for members who can't cover the cost up front of a necessary medical procedure.

- My Benefits Summary is a helpful tool that breaks down how much you have spent toward your deductible and your annual maximum out-of-pocket. Some things may not be applied to your deductible (such as co-payments), but are applied to your annual maximum out-of-pocket minimizing overall yearly cost.

Prevention is typically much cheaper than treatment. If you take care of medical concerns before they become serious it will result in an immediate cost savings to you and will help keep your insurance premiums down in the long run.

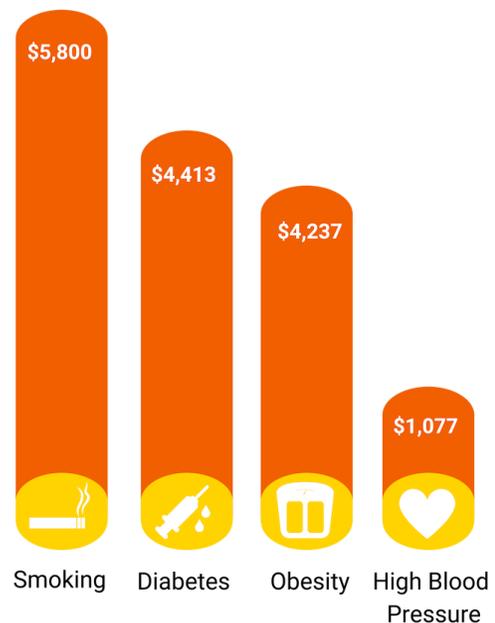
Check out these helpful links from the Kaiser Permanente website for more information:

Health related articles and stories: <https://thrive.kaiserpermanente.org/thrive-together/>

The high costs of poor health: <https://business.kaiserpermanente.org/thrive/index>

KP Insights: <https://business.kaiserpermanente.org/insights>

### Additional Annual Costs per Employee Linked to:



Source: Bergman et al., tobaccocontrol.bmj.com, June 2, 2013; NBCH, February 2012; Van Nuys et al., American Journal of Health Promotion, May/June 2014; Kowlessar et al., JOEM, May 2011.

## SPRING INTO ACTION DURING A MEDICAL EMERGENCY

### KNOW THE SIGNS: HOW TO HELP SOMEONE HAVING A STROKE OR HEART ATTACK AT WORK

You never know when a heart attack or stroke may strike. Every year, [10,000 Americans have heart attacks at work](#), and someone in America [suffers a stroke every 40 seconds](#).

Do you know the symptoms of these serious conditions? Understanding the signs of a heart attack or stroke can help you take fast, decisive action if a co-worker, an employee or even a customer shows signs of distress.

This is critical because receiving quick assistance [diminishes the long-term impact of a stroke](#) and increases the odds of reopening the [blocked artery](#) in a heart attack. Now is the perfect time to brush up on tips for recognizing and responding to heart attacks and strokes.

#### RECOGNIZING SIGNS OF A STROKE AT WORK:

Strokes occur when the blood supply to the brain is cut off. To recognize signs of a stroke, use F.A.S.T.:

- **Face drooping:** Ask the person to smile. Does the smile look lopsided?
- **Arm weakness:** Ask the person to raise their arms. Does one slump down?
- **Speech:** Ask the person a question. Do they slur or make no sense when they answer?

**Time to call 911:** If you see any of these things, call 911 and say you suspect a stroke. The person needs to be taken to a hospital right away.

Other signs of stroke may include

sudden onset of numbness, difficulty walking or seeing, and confusion.

#### RESPONDING TO SIGNS OF A STROKE AT WORK:

After calling 911, record the time you saw the first symptoms and keep talking to the person until the ambulance arrives. They can lie down, but don't let them eat or drink. If the person loses consciousness and stops breathing, perform CPR. A 911 operator can talk you through this.

#### RECOGNIZING SIGNS OF A HEART ATTACK AT WORK:

A heart attack occurs when blood flow to the heart becomes blocked.



Men and women often exhibit different symptoms when having a heart attack.

*In women, you might see:*

- Pressure, squeezing or pain in the center of the chest that lasts a few minutes or goes away and comes back.
- Shortness of breath.
- Pain or discomfort in one or both arms, back, neck, jaw, or stomach.
- Nausea, vomiting or lightheadedness.
- The most common heart attack

symptom in women is chest pain or discomfort, although women are somewhat more likely than men to experience some of the other common symptoms listed here.

*In men, you might see:*

- Chest pain, discomfort or fullness, often mistaken for heartburn. It may last for a few minutes or it may go away and return.
- Shortness of breath.
- Pain or discomfort in one arm, back, neck, jaw or stomach.
- Cold sweat, nausea, vomiting, lightheadedness.

#### RESPONDING TO SIGNS OF A HEART ATTACK AT WORK:

Call 911 immediately if you suspect a heart attack. Give the person an aspirin, unless they are allergic to the drug. If they become unconscious, perform CPR and use an automated external defibrillator if one is available.

#### EMBRACE CPR TRAINING:

Consider empowering your employees with a lifesaving skill: CPR. Offer [conventional CPR certification](#) at your workplace, and promote what the American Heart Association calls [hands-only CPR](#). It's CPR without breaths and it can be used if you see a teen or an adult suddenly collapse in a work/home/park setting.

Quick action can save a life in the case of a heart attack or stroke. Share these tips with your employees too, so everyone in your workplace is prepared.

*Source: Pinnacol Assurance, February 20, 2019*

## I-9 COMPLIANCE AND REPERCUSSIONS

As employers or managers, we are all aware that the I-9 is a federally required form that must be completed within 72 hours of an employee's first day of employment. ERC also takes it a step further by verifying the social security number of every new employee.

While we take steps to ensure compliance for all of our clients, it is helpful to understand the weight of this responsibility.

The Immigration and Customs Enforcement (ICE) [recently] announced that

special agents from ICE executed a federal warrant during a worksite enforcement operation at a San Diego market, detaining 26 unauthorized workers and placed the employers under investigation by the U.S. Department of Justice for possible criminal prosecution for noncompliance with the Immigration Reform Act of 1986.

In fiscal year 2018, Homeland Security Investigations (HSI) opened 6,848 worksite investigations compared to

1,691 in fiscal year 2017; initiated 5,981 I-9 audits compared to 1,360; and made 779 criminal and 1,525 administrative worksite-related arrests compared to 139 and 172, respectively. This represents a surge in worksite enforcement audits, raids, and arrests of 350 to 700% in the various categories over the prior fiscal year. [Source: Maximus](#)

As you can see, HSI significantly increased their investigations during 2018. All of this can be sparked from a simple I-9 audit.

While it may seem unlikely

that a worksite is going to get raided, there are still some pretty hefty penalties (fines) that are awarded to any non-complaint I-9s during USCIS routine auditing.

Compliance is a big part of the services provided by ERC, but it is ultimately up to the worksite employer to enforce them at their worksite.

Please contact the ERC HR Department for more guidance regarding I-9 compliance requirements.

## SPRING CLEANING YOUR FINANCES

April showers bring May flowers... or so the saying goes. As spring kicks in, many Colorado families adhere to the yearly ritual of spring cleaning the house and yard. But many overlook cleaning the cobwebs from their "financial house." Even as you look at your finances as you prepare for tax season, there is something that ALL adults over the age of 18 need to look at: beneficiary designations.

Many people neglect this simple step and their heirs and estate wind up paying for it. Without updating the beneficiary designations on your life insurance, 401(K), banking or estate documents, you may not be directing your money to the appropriate people. Ex-spouses inherit large sums of money every day and court rulings have upheld beneficiary designations forms even if they are out of date or differ from a current Will.

With season of taxes upon us, here are some financial spring cleaning tips for you to review:

- Secure your tax information from probing eyes and natural disasters like fire and floods.
- Submit a transfer on death (TOD) or payable on death (POD) form for all your bank and brokerage accounts, ensuring that your bank accounts and brokerage accounts would go where you want.
- Review existing or create new beneficiary forms for your retirement accounts (IRAs, 401(k)s, Roth IRAs, etc.), pension plans, life insurance policies and annuities.
- Review existing or create new beneficiary forms for any 529 college accounts you have established.
- Consolidate your retirement accounts for ease of management.
- Review your estate documents making sure the heirs, executors, personal representatives and trustees are up to date.

Although these financial spring cleaning to-dos may take a few hours, checking them off your list will free you up to enjoy the season—and ultimately save you time throughout the year. Contact our Benefits Department to make sure your beneficiaries for our products are up to date.